

REMARKS

Claims 1-16, 24-39, 47, and 50-55 are pending in this application. Claims 17-23, 40-46, 48 and 49 have previously been withdrawn from consideration. Claims 1, 3-5, 8, 10-12, 15-16, 24, 26-28, 31, 33-35, 38-39 and 47 have been amended, as well as the specification in several places. Claims 6-7, 9, 29-30 and 32 have been canceled, and Claims 50-55 have been added.

The Applicants assert that no new matter has been added by the above listed amendments. In light of the above listed amendments and the remarks below, the Applicants respectfully assert that no new matter has been added, and the application is now in condition for allowance. The Applicants respectfully solicit an indication of such an allowance.

Response to the Objections to the Drawings and Specification

In response to the Examiner's objections to both the drawings on page 2 and the specification on page 4 of the January 4, 2007 Office Action, the Applicants have amended the specification to address these objections, or, alternatively, the Applicants have indicated in the below remarks why several of the suggested corrections are unwarranted.

With regard to the objections to the drawings, the Applicants have not amended the specification or changed FIG. 1 to further clarify the "P.F.I. Network 140" and the "Internet 100." The specification refers to both network 100 and network 140. However, the Applicants respectfully contend that it is clear - based on the specific reference numeral accompanying the term "network" - which network, P.F.I. or Internet, is referred to at that particular point in the specification. In addition, the Applicants respectfully contend that, in contrast to the objection to FIG.2 in the Office Action, reference number 1000 is, in fact, shown in FIG.2, indicating the "computer."

The Applicants also respectfully contend that the discussion of FIG. 5 in the specification and its use of reference numbers does not warrant any correction to FIG. 5. FIG. 5 does not need to be modified to show reference number 1000 or 1170, as these are referenced appropriately in FIG. 2 and FIG. 9, respectively. The Applicants also respectfully contend that FIG. 12 does not need to be modified to include reference number 1002-1004, 1006-1009, 1011-1014, 1016, 1018, 1019, and 1021-1024. Such reference numbers are not referred to in the discussion of FIG. 12, as it is acceptable practice to skip reference numbers when labeling steps in a process. Such a numbering scheme is utilized so that in the event any additional modifications to the figure may be necessary, an additional reference number may be added without the need to renumber the entire figure.

Referring to FIG. 9, the Applicants respectfully contend that reference number 920 is referred to in the specification at paragraph [0090]. Therefore, no modification to FIG. 9 or the specification is necessary with respect to reference number 920. It is also noted that FIG. 11 is a copy of FIG. 9 that includes two additional elements, 1105 and 1106. Therefore, the Applicants respectfully contend that no modification to FIG. 11, or its corresponding description in the specification, is necessary, as the description of reference numbers 901, 920, 925, 930, 940, 950 and 960 in the description of FIG. 9 is sufficient.

With regard to other objections to the drawings, several minor corrections to the specification alleviated the need to make several drawing corrections suggested by the Examiner. For instance, rather than add the reference number 1500 to FIG. 15, as suggested by the Examiner, the single reference to 1500 was simply removed from the specification by the amendments above. Further, the specification was amended to list out the steps of "1001-1025" to be 101, 1005, 1010, 1015, 1017, 1020, and 1025 in paragraph [0075]. Several other

amendments to the specification are also apparent by the amendments to the specification listed above starting at page 2.

Further, the Examiner suggests, both in the objections to the drawings and the objections to the specification, that “110A-110N” should be changed to “110A, 110B and 110N.” However, Applicants respectfully contend that such a change is unwarranted. When viewing FIG. 1 in light of the description contained in the specification, it is clear that “110A-110N” merely indicates that a plurality exist, where “A” represents the first and “N” represents an arbitrary ending number. Therefore, to change 110A-110N to 110A, 110B and 110N, would suggest that the embodiment contains only three registered users, while 110A-110N indicates a system with any number of registered users, which is the intended teaching. The same explanation applies for 120A-120N and 150A-150N.

Finally, the Applicant’s have not amended Page 18, line 27 reciting “Figures 4 and 5 depict . . .” to recite “Figures 4 and 5 depict . . . server referring to Figure 1 suitable,” nor has a similar change been made to page 19, line 23 and page 20, line 5 as suggested by the Examiner in the objections to the specification. The Applicants respectfully assert that even though reference numerals included in FIG. 1 (e.g., Internet 100, etc.) are used in the relevant section of the specification discussing FIGs. 4 and 5, referencing FIG. 1 is unnecessary as such numerical references are not reused by another figure. Therefore, the reader can deduce that those reference are to FIG. 1. Specifically referencing FIG. 1 in the location Examiner has suggested may actual confuse the discussion of the teachings of FIGs. 4 and 5, which is the relevant subject matter of that particular portion of the specification.

Response to Objection to Claims 1, 3, 4, 5, 10, 11, 15, 16, and 24

Claim 1 has been amended to correct the spelling of the word “payer,” as suggested by the Examiner. Claim 24 has also been amended rendering the objection to the stray letter “s” in the limitation moot. Claims 3, 4, 5, 10, 15, and 16 have also each been amended to comply with proper method claim formatting and more accurately describe the invention(s) that are the subject of the present application.

Response to Rejection Under 35 U.S.C. §112 of Claims 1, 11, 16, 24, 27, 39 and 47

Claims 1, 11, 16, 24, 27, 39 and 47 are rejected under 35 U.S.C. §112 as being incomplete for omitting essential steps, such omission amounting to a gap between the steps. By the amendments listed above, the Applicants have amended Claims 1, 11, 16, 24, 27, 39 and 47 to more accurately state the inventions of the present application. Such amendments have eliminated missing limitations or gaps in the description of the invention. Therefore, there are no longer any essential steps missing from Claims 1, 11, 16, 24, 27, 39 and 47.

Claim 1 was further rejected under 35 U.S.C. §112 as being indefinite due to the recitation of the “network user only if the payee is one of the defined plurality of payees, if the second payer status is assigned.” As a result of the amendments, the Applicant’s respectfully assert that the current claim limitations are no longer unclear, vague, or indefinite.

In addition to the amendments of Claims 1, 11, 16, 24, 27, 39 and 47, Claims 3-5, 8, 10, 12, 15, 26, 28, 31, 33-35 and 38 have also been amended, and Claims 50-55 have been added. These additional amendments and newly added claims provide further description and clarification of the invention(s) that are the subject of the present application. The Applicants

respectfully assert that no new matter has been added, and the application is now in condition for allowance.

Response to Examiner's Comments

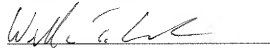
The Applicants thanks the Examiner for the reminder of the principle that “whereby” (or wherein) clauses that simply express the intended result of a process step are not given weight as a further limitation to a claim. However, the Applicants respectfully contend that the wherein clauses recited in Claims 2-16, 25-39, 47 and 50-55 do not simply express the intended result of a process, but rather add meaningful limitations that should be given weight as a further limitation to its respective claim. For instance, the wherein clause of Claim 4 specifies that the step of executing each of the plurality of payments includes a debit to a financial account associated with the network user maintained with a financial institution. Such a requirement is not simply expressing the intended result of a process, but rather further specifying limitations that must occur be satisfied, and thus, should be given consideration as a meaningful further limitation.

Conclusion

Reexamination and reconsideration of the application is requested in light of the amended claims, specification and the remarks. The Applicants believe they have responded to each matter raised by the Examiner. Allowance of the claims is respectfully solicited. It is not believed that extensions of time or additional fees are required beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby

petitioned under 37 CFR §1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,

A handwritten signature in dark ink, appearing to read 'William T. Cook', is written over a horizontal line.

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